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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 09/818,084 Confirmation No. 2846  
Applicant : Michael E. GRAVES, *et al.*  
Filed : March 26, 2001  
Group Art Unit : 3621  
Examiner : Jalatee WORJLOH  
Docket No. : 12832/100173  
Customer No. : 23838  
For : AUTHENTICATED PAYMENT

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Mail Stop: Amendments  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is supplemental to the Information Disclosure Statement filed on December 9, 2004. The reference listed on the attached PTO/SB/08a was listed with the December 9, 2004 disclosure, but a copy was not attached at that time. Since the Examiner indicated with the Action of February 4, 2005 that the reference was not considered, Applicants have downloaded a copy of the reference from the USPTO Public PAIR system, which is submitted herewith.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

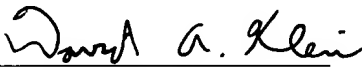
The filing of this Supplemental Information Disclosure Statement and the enclosed PTO Form No. PTO/SB/08a, shall not be construed as an admission that the information cited is prior art, or is considered to be material to patentability as defined in 37 C.F.R. § 1.56(b).

If a certification or fee is required, authorization is hereby given to charge any fees due, or to credit any overpayment, to deposit account 11-0600.

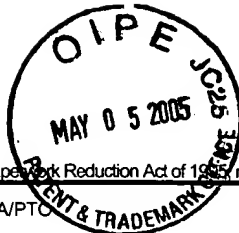
Respectfully submitted,

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

**Complete if Known**

Application Number	09/818,084
Filing Date	March 26, 2001
First Named Inventor	GRAVES et al.
Art Unit	3621
Examiner Name	Jalatee Worjloh
Attorney Docket Number	12832/100173

**U.S. PATENT DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			

**FOREIGN PATENT DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	English Abstract
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		KERESMAN III, "Secure and Efficient Payment Processing System," U.S. Application No. 09/488,297, filed January 20, 2000 (30 pp. specification and abstract, 19 sheets of drawings, and 3 pp. Declaration).	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 15 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.